

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <u>Richard Macciola</u>          | Social Security number or ITIN | xxx-xx-7183 |
|   | First Name Middle Name Last Name | EIN                            | --          |
| Debtor 2  | <u>Bianca Macciola</u>           | Social Security number or ITIN | xxx-xx-4772 |
| (Spouse, if filing)                                   | First Name Middle Name Last Name | EIN                            | --          |
| United States Bankruptcy Court District of New Jersey |                                  |                                |             |
| Case number: 15-25445-MBK                             |                                  |                                |             |

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard Macciola

Bianca Macciola

10/27/20

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Richard Macciola  
Bianca Macciola  
Debtor(s)

Case No. 15-25445-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 4

Date Rcvd: Oct 27, 2020

Form ID: 3180W

Total Noticed: 85

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.  |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).  |
| ##     | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2020:

| Recip ID  | Recipient Name and Address   |
|-----------|--|
| db/jdb    | + Richard Macciola, Bianca Macciola, 22 Connor Drive, Manalpan, NJ 07726-1662  |
| 515687683 | + Accurate Diagnostic Labs, 3000 Hadley Rd., South Plainfield, NJ 07080-1183   |
| 515898512 | American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178, Los Angeles, CA 90051-5478  |
| 515687685 | + At Your Fingertips Inc, Attn: Kelso & Bradshaw, PO Box 1208, New Brunswick, NJ 08903-1208  |
| 515687686 | + B-Line LLC, Attn: Trilogy Capital Managment, PO Box 4115, Concord, CA 94524-4115   |
| 515687687 | + BarterPays, 2587 Route 9 North, Howell, NJ 07731-3303  |
| 515687688 | Bayshore Medical Group, PO Box 6000, Bellmawr, NJ 08099  |
| 515687689 | + Bounty Alarms, PO Box 514, Englishtown, NJ 07726-0514  |
| 515687691 | + Cablevision, Attn: CBHV, PO Box 831, Newburgh, NY 12551-0831   |
| 515687693 | + Capital One Bank, Attn: NCO Financial Systems, 507 Prudential Road, Horsham PA 19044-2308  |
| 515687695 | Capitol One Bank, Attn: Creditors Interchange, PO Box 2270, Buffalo, NY 14240-2270   |
| 515687702 | CentraState Medical Center, Attn: A-! Collection Services, 101 Grovers Mill Road, Suite 303, Lawrenceville, NJ 08648-4706  |
| 515687704 | CentraState Medical Center, Attn: A-1 Collection Service, 101 Grovers Mill Road, Suite 303, Lawrenceville, NJ 08648-4706   |
| 515687698 | CentraState Medical Center, 901 West Main Street, Freehold, NJ 07728-2549  |
| 515687696 | + Central Jersey Emergency Medicine Assoc, Attn: ACB Receivables Management, PO Box 350, Asbury Park, NJ 07712-0350  |
| 515687697 | Central Jersey Emergency Medicine Assoc, PO Box 2680, New Brunswick, NJ 08903-2680   |
| 515687706 | Clinical Psychology Assoicates LLC, 40 Avenue @ Commons #203, Shrewsbury, NJ 07702   |
| 515687710 | DS Waters of North America, Attn: Collection Bureau of America, PO Box 5013, Hayward, CA 94540-5013  |
| 515687707 | Dept of Treasury, Attn: Diversified Collection Services In, PO Box 9046, Pleasanton, CA 94566-9046   |
| 515687708 | + Direct TV, Attn: First National Collection Bureau, 610 Waltham Way, Sparks, NV 89437-6695  |
| 515687711 | FDNY Emergency Ambulance Service, Attn: National Recovery Agency, PO Box 67015, Harrisburg, PA 17106-7015  |
| 515687714 | Green Tree Servicing, PO Box 6172, Rapid City, SD 57709-6172   |
| 515687716 | + HSBC Bank, Attn: Burns, White & Hickton, 502 Carnegie Center Suite 103, Princeton, NJ 08540-6289   |
| 515736960 | + Hibu Inc f/k/a Yellowbook Inc, c/o RMS Bankruptcy Recovery Services, P.O. Box 361345, Columbus, OH 43236-1345  |
| 515687715 | Horizon Blue Cross Blue Shield of NJ, PO Box 1738, Newark, NJ 07101-1738   |
| 515687717 | JCP& L, PO Box 3687, Akron, OH 44309-3687  |
| 515728513 | + Jersey Central Power & Light., a FirstEnergy Company, FirstEnergy, 331 Newman Springs Road, Bldg. 3, Red Bank, NJ 07701-5688   |
| 515687719 | + LVNV Funding, Attn: JJC & Associates, PO Box 519, Sauk Rapids, MN 56379-0519   |
| 515687718 | Lori W. Bocchino, 13 Cooperhawk Drive, Manalpan, NJ 07726-3624   |
| 515687721 | + Lyon Financial Services, Attn: Charles A Gruen, 381 Broadway, Suite 300, Westwood, NJ 07675-2239   |
| 515687723 | Medical Payment Data, Attn: Bureau of Accounts, PO Box 538, Howell, NJ 07731-0538  |
| 515687724 | Medical Payment Data, Attn: NCO-MEDCLR, PO Box 8547, Philadelphia, PA 19101  |
| 515687725 | My First Dentist, Attn: Certified Services Inc, PO Box 177, Waukegan, IL 60079-0177  |
| 515687726 | ++ NEW JERSEY HEALTHCARE SPECIALISTS, PO BOX 412138, BOSTON MA 02241-2138 address filed with court:, New Jersey Healthcare Specialists, PO Box 417191, Boston, MA 02241-7191 |
| 515687727 | NJ Dept of Labor, PO Box 389, Trenton, NJ 08625-0389   |
| 515687728 | + NJYP Online, 499 Marlboro Road Suite 4, Old Bridge, NJ 08857-3746  |
| 515687729 | + Pitman Mindas Grossman Lee & Moore, PO Box 696, Springfield, NJ 07081-0696   |
| 515687730 | + Richard Golderg DMD, Attn: Law Offices of O'Brien & Taylor, PO Box 505, West Caldwell, NJ 07007-0505   |
| 515687731 | Robert Wood Johnson, Medical Group, PO Box 15278, Newark, NJ 07192-5278  |
| 515687732 | + Saint Peters University Hospital, 254 East Avenue, New Brunswick, NJ 08901-1766  |
| 515687734 | + Screenvision Direct Inc, Attn: Goldman & Warshaw, PO Box 2500, West Caldwell, NJ 07007-2500  |

District/off: 0312-3

User: admin

Page 2 of 4

Date Rcvd: Oct 27, 2020

Form ID: 3180W

Total Noticed: 85

515687738 + Sovereign Bank, Attn: Transworld Systems, 507 Prudential Road, Horsham, PA 19044-2308  
515687737 + Sovereign Bank, Attn: Tate & Kirlin Associates, 2810 Southampton Road, Philadelphia, PA 19154-1207  
515687741 Sprint, attn: Diversified Consultants, PO Box 1022, Wixom MI 48393-1022  
515687740 + Sprint, Attn: Allied Interstate, 3000 Corporate Exchange Drive, Columbus, OH 43231-7689  
515687742 + Sprint, Attn: First Revenue Assurance, PO Box 1259, Oaks PA 19456-1259  
515687744 State of New Jersey, Dept of Treasury, Division of Revenue & Enterprise Service, PO Box 278, Trenton, NJ 08646-0278  
515687745 + Surf & Suds LLC, Linen Rentals & Laundry Services, PO Box 687, Forked River, NJ 08731-0687  
515687748 + USBancorp, Manifest Funding Services, 1450 Channel Parkway, Marshall, MN 56258-4005  
515687749 + Verizon New Jersey, Attn: Debt Recovery Solutions, PO Box 9004, Westbury, NY 11590-9004  
515687751 Yellow Book USA, Attn: Customer Service, 2560 Renaissance Blvd, King of Prussia, PA 19406-2673

TOTAL: 51

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                        | Date/Time            | Recipient Name and Address   |
|-----------|---|----------------------|--|
| smg       | Email/Text: usanj.njbankr@usdoj.gov               | Oct 27 2020 20:54:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | + Email/Text: ustpreregion03.ne.ecf@usdoj.gov     | Oct 27 2020 20:54:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235   |
| cr        | + EDI: DRIV.COM                                   | Oct 28 2020 00:08:00 | Santander Consumer USA, Inc., P.O. Box 562088, Suite 900-North, Dallas, TX 75247, UNITED STATES 75356-2088   |
| 515687684 | + Email/Text: bkdept@cancapital.com               | Oct 27 2020 20:52:00 | Advance Me Inc, 600 TownPark Lane Suite 500, Kennesaw, GA 30144-3734   |
| 515745205 | Email/PDF: resurgentbknofications@resurgent.com   | Oct 27 2020 23:01:27 | Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 515687690 | + Email/Text: bcwrtoff@cablevision.com            | Oct 27 2020 20:54:00 | Cablevision, Attn: Billings & Collections, 99 Hawley Lane, Stratford, CT 06614-1208  |
| 515687692 | + EDI: CAPONEAUTO.COM                             | Oct 28 2020 00:08:00 | Capital One Auto, 3901 Dallas Parkway, Plano, TX 75093-7864  |
| 517239726 | + EDI: AISACG.COM                                 | Oct 28 2020 00:08:00 | Capital One Auto Finance, c/o Portfolio Svc., 4515 N Santa Fe Ave., Dept. APS, Oklahoma City, OK 73118-7901  |
| 515805820 | + EDI: AISACG.COM                                 | Oct 28 2020 00:08:00 | Capital One Auto Finance,, c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347  |
| 515695492 | + EDI: AISACG.COM                                 | Oct 28 2020 00:08:00 | Capital One Auto Finance, a division of Capital On, P.O. Box 201347, Arlington, TX 76006-1347  |
| 515687694 | EDI: CAPITALONE.COM                               | Oct 28 2020 00:08:00 | Capital One Bank, PO Box 30285, Salt Lake City, UT 84130-0285  |
| 515687709 | EDI: DIRECTV.COM                                  | Oct 28 2020 00:08:00 | Direct TV, PO Box 78626, Phoenix, AZ 85062-8626  |
| 515687722 | EDI: CITICORP.COM                                 | Oct 28 2020 00:08:00 | Macys, PO Box 183083, Columbus, OH 43218-3083  |
| 515687712 | + EDI: RMSC.COM                                   | Oct 28 2020 00:08:00 | GE Money Bank, Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104  |
| 515687713 | + EDI: GMACFS.COM                                 | Oct 28 2020 00:08:00 | GMAC, PO Box 380902, Bloomington, MN 55438-0902  |
| 515687705 | EDI: JPMORGANCHASE                                | Oct 28 2020 00:08:00 | Chase, Cardmember Service, PO Box 15153, Wilmington, DE 19886-5153   |
| 515687720 | + Email/PDF: resurgentbknofications@resurgent.com | Oct 27 2020 23:01:32 | LVNV Funding, PO BOx 740281, Houston, TX 77274-0281  |

District/off: 0312-3

User: admin

Page 3 of 4

Date Rcvd: Oct 27, 2020

Form ID: 3180W

Total Noticed: 85

|           |   |                      |  |
|-----------|---|----------------------|--|
| 515731586 | + EDI: DRIV.COM                               | Oct 28 2020 00:08:00 | SANTANDER CONSUMER USA INC., P.O. BOX 560284, DALLAS, TX 75356-0284  |
| 515687736 | Email/Text: courts@southeastfinancial.org     | Oct 27 2020 20:54:00 | Southeast Financial Credit Union, 5110 Maryland Way Ste 10, Brentwood, TN 37027  |
| 515687733 | EDI: DRIV.COM                                 | Oct 28 2020 00:08:00 | Santander Consumer USA, PO Box 961245, Fort Worth, TX 76161-0244   |
| 515687735 | Email/Text: jennifer.chacon@spservicing.com   | Oct 27 2020 20:54:00 | Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250  |
| 515721577 | + Email/Text: courts@southeastfinancial.org   | Oct 27 2020 20:54:00 | Southeast Financial CU, 220 S Royal Oaks Blvd, Franklin TN 37064-5313  |
| 515687739 | + Email/Text: DeftBkr@santander.us            | Oct 27 2020 20:54:00 | Sovereign Bank, PO Box 12646, Reading PA 19612-2646  |
| 515687743 | EDI: NEXTEL.COM                               | Oct 28 2020 00:08:00 | Sprint, PO Box 105243, Atlanta, GA 30348-5243  |
| 515687747 | EDI: TFSR.COM                                 | Oct 28 2020 00:08:00 | Toyota Financial, PO Box 371339, Pittsburgh, PA 15250-7339   |
| 515904973 | EDI: BL-TOYOTA.COM                            | Oct 28 2020 00:08:00 | TOYOTA MOTOR CREDIT CORPORATION, C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701  |
| 515687746 | EDI: WTRRN BANK.COM                           | Oct 28 2020 00:08:00 | Target National Bank, PO Box 59317, Minneapolis, MN 55459-0317   |
| 515906708 | + Email/Text: jennifer.chacon@spservicing.com | Oct 27 2020 20:54:00 | U.S. Bank NA, successor trustee, c/o Select Portfolio Servicing, Inc., 3217 S. Decker Lake Drive, Salt Lake City, UT 84119-3284  |
| 515892081 | + EDI: USBANKARS.COM                          | Oct 28 2020 00:08:00 | US Bank NA, dba US Bank Equipment Finance, 1310 Madrid Street, Marshall, MN 56258-4099   |
| 515903351 | + EDI: WFFC.COM                               | Oct 28 2020 00:08:00 | Wells Fargo Card Services, 1 Home Campus 3rd Floor, Des Moines, IA 50328-0001  |
| 517139753 | + EDI: AISACG.COM                             | Oct 28 2020 00:08:00 | Wollemi Acquisitions, LLC, by AIS Portfolio Services, LP as agent, 4515 N. Santa Fe Ave., APS, Oklahoma, OK 73118-7901   |
| 517139754 | + EDI: AISACG.COM                             | Oct 28 2020 00:08:00 | Wollemi Acquisitions, LLC, by AIS Portfolio Services, LP as agent, PO Box 165028, Irving, TX 75016, Wollemi Acquisitions, LLC, by AIS Portfolio Services, LP as agent 75016-5028 |
| 517101702 | + EDI: AISACG.COM                             | Oct 28 2020 00:08:00 | Wollemi Acquisitions, LLC Department, Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028  |
| 515687750 | EDI: WFNNB.COM                                | Oct 28 2020 00:08:00 | World Financial Network National Bank, PO Box 182125, Columbus, OH 43218-2125  |

TOTAL: 34

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address  |
|-----------|---------------|---|
| 515687703 | *             | CentraState Medical Center, Attn: A-! Collection Services, 101 Grovers Mill Road, Suite 303, Lawrenceville, NJ 08648-4706 |
| 515687699 | *             | CentraState Medical Center, 901 West Main Street, Freehold, NJ 07728-2549   |
| 515687700 | *             | CentraState Medical Center, 901 West Main Street, Freehold, NJ 07728-2549   |
| 515687701 | *             | CentraState Medical Center, 901 West Main Street, Freehold, NJ 07728-2549   |
| 515843965 | ##+           | Porania LLC, P. O. Box 11405, Memphis, TN 38111-0405  |
| jdb       | *+            | Bianca Macciola, 22 Connor Drive, Manalpan, NJ 07726-1662   |

TOTAL: 0 Undeliverable, 5 Duplicate, 1 Out of date forwarding address

District/off: 0312-3

User: admin

Page 4 of 4

Date Rcvd: Oct 27, 2020

Form ID: 3180W

Total Noticed: 85

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 29, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 27, 2020 at the address(es) listed below:**

| Name                | Email Address   |
|---------------------|---|
| Albert Russo        | docs@russotrustee.com   |
| Albert Russo        | on behalf of Trustee Albert Russo docs@russotrustee.com   |
| Albert Russo (NA)   | on behalf of Trustee Albert Russo docs@russotrustee.com   |
| Andrew M. Lubin     | on behalf of Creditor Select Portfolio Servicing Inc. as servicing agent for U.S. Bank NA, successor trustee to Bank of America, NA, successor in interest to LaSalle Bank NA bkecf@milsteadlaw.com, alubin@milsteadlaw.com   |
| Andrew M. Lubin     | on behalf of Creditor U.S. Bank NA successor trustee to Bank of America, NA, successor in interest to LaSalle Bank NA, as trustee, on behalf of the holders of the Washington Mutual Mortgage Pass-Through Certificates, WMAL bkecf@milsteadlaw.com, alubin@milsteadlaw.com   |
| Denise E. Carlon    | on behalf of Creditor U.S. Bank NA successor trustee to Bank of America, NA, successor in interest to LaSalle Bank NA, as trustee, on behalf of the holders of the Washington Mutual Mortgage Pass-Through Certificates, WMAL dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com |
| James J. Cerbone    | on behalf of Joint Debtor Bianca Macciola cerbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com   |
| James J. Cerbone    | on behalf of Debtor Richard Macciola cerbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com  |
| John R. Morton, Jr. | on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com, mortoncraigeef@gmail.com   |
| Warren D. Levy      | on behalf of Joint Debtor Bianca Macciola jday@keaveneylegalgroup.com jdimaggio@keaveneylegalgroup.com;r46514@notify.bestcase.com   |
| Warren D. Levy      | on behalf of Debtor Richard Macciola jday@keaveneylegalgroup.com jdimaggio@keaveneylegalgroup.com;r46514@notify.bestcase.com  |

TOTAL: 11